

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 53, Sec B, Hunters Ridge S/D, in Sec 17, T-1-S, R-6-W, Desoto Co., MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 30th day of October, 2003, Michael E. Johnson, a married person and wife, Wanda R. Johnson, executed and delivered a certain Deed of Trust unto D.M. Grisham, Trustee for National Bank of Commerce, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1860 at Page 469 in # 031024; and

WHEREAS, on the 13th day of December, 2005, National Bank of Commerce - TN, assigned said Deed of Trust unto Mortgage Electronic Registration Systems, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2400 at Page 717; and

WHEREAS, on the 8th day of September, 2006 the Holder of said Deed of Trust substituted and appointed **Emily Kaye Courteau**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2563 at Page 400; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **Emily Kaye Courteau**, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated **September 19, 2006** by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 12th day of October, 2006, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, **Emily Kaye Courteau**, Substitute Trustee, did on the 12th day of October, 2006, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 53, Section B, Hunters Ridge Subdivision, in Section 17, Township 1 South, Range 6 West, in Plat Book 69, Page 45, in the Chancery Court Clerk's Office of Desoto County, Mississippi

WHEREAS, at said sale Mortgage Electronic Registration Systems, Inc. was the highest bidder and best bidder, therefore, for the sum of \$206,100.00 and the same was then and there struck off to Mortgage Electronic Registration Systems, Inc. and it was declared the purchaser thereof; and


WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, **Emily Kaye Courteau**, Substitute Trustee, for the consideration of \$206,100.00 do hereby convey the above-described property to Mortgage Electronic Registration Systems, Inc..

I convey only such title as is vested in me as Substitute Trustee

wdd/F06-1063

WITNESS MY SIGNATURE, this the 18 day of October, 2006.



 Emily Kaye Courteau, Substitute Trustee

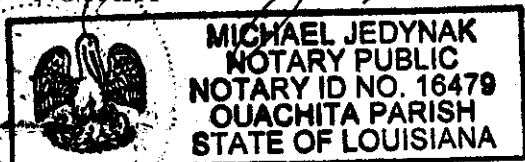
STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 18 day of October, 2006, the within named **Emily Kaye Courteau**, Substitute Trustee., who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



 NOTARY



AT DEATH
 MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:

Emily Kaye Courteau
 2309 OLIVER RD.
 MONROE, LA 71201
 318-330-9020

GRANTEE:

Mortgage Electronic Registration Systems, Inc
 7105 Corporate Drive
 Plano, TX 75029
 1-800-669-0102

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
 2309 OLIVER RD.
 MONROE, LA 71201
 318-330-9020

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE **NOTICES**

NOTICE OF SALE

STATE OF MISSISSIPPI

COUNTY OF DESOTO

WHEREAS, on the 13th day of October, 2006, Mortal E. Johnson, a married person and wife, Wanda R. Johnson, executed and delivered a certain Deed of Trust (the "Deed of Trust") to National Bank of Commerce, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1860 at Page 469 in # 091024, and

WHEREAS, on the 13th day of December, 2006, National Bank of Commerce, TN, assigned said Deed of Trust unto Mortgage Electronic Registration Systems, Inc., by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2006 at Page 717, and

WHEREAS, on the 13th day of September, 2006, the Mortal E. Johnson said Deed of Trust substituted and appointed Emily Kaye Courtney as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2003 at Page 400, and

WHEREAS, the Mortal E. Johnson said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 12th day of October, 2006, I will during legal hours, at public outcry, offer for sale and will sell, at the East Work door at Courthouse located at 3000 Hwy. 101 South at Hernando, Mississippi, for cash to the undersigned, all real estate described in said Deed of Trust, and

Let the Clerk of the Court, Mortal E. Johnson, do as follows: To publish this notice in the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

Volume No. 111 on the 21 day of Sept., 2006

Volume No. 111 on the 28 day of Sept., 2006

Volume No. 111 on the 5 day of Oct., 2006

Volume No. _____ on the _____ day of _____, 2006

Volume No. _____ on the _____ day of _____, 2006

Diane Smith

Sworn to and subscribed before me, this 5 day of Oct., 2006

BY Judith H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 332 words @ .12 \$ 39.84

B. 2 subsequent insertions of 664 words @ .10 \$ 66.40

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 109.24

I will only receive cash for the sale of the property and the proceeds of the sale.

WITNESSES: _____
